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9200/nAGP

Nov. 30, 2001

Sir or Madam:

I filed a PPA application (Serial Number 60/251,109) for my invention on Dec. 4, 2000. I followed up by filing my official patent application through US Postal Service Express Mail (Tracking number ET854087863US ) on Nov. 8, 2001. I have tracked the delivery of my application. However, instead of getting the delivery confirmation for the postal services, I received an explanation (see attached copy of fax sent by a local post office) that my application may be among those mails that are suspended in Washington DC.

I send this letter to make sure your office knows that I complied with the rule of one-year limitation between PPA filing date and the official filing date.

Attached please find a copy of the Express Mail receipt with date (11/08/2001), tracking number (ET854087863US), and the address sending to ( Box Patent Applications, Commissioner for Patents, Washington, DC 20231) for your verification.

Also attached are copies of payment check, patent application transmittal letter, fee transmittal, declaration for utility or design patent application, small entity declaration, information disclosure statement, and list of prior art cited by applicant (Form PTO-1449) for your reference.

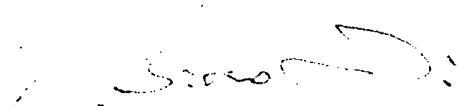
Please send back the self-addressed post card.

I can be reached via

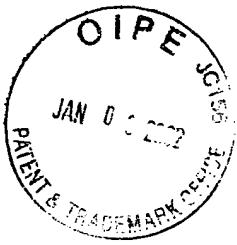
Phone/Fax	636-391-8924
E-mail	<a href="mailto:hill324@wanlab.com">hill324@wanlab.com</a>
Postal address	Biao Ni 324 Hill Trail Ballwin, MO 63011

Thank you for your help and look forward to hearing from you soon.

Sincerely,

  
Biao Ni.  
Patent Applicant





The following received today:

Patent Application for Biao Ni for "System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs" consisting of 22 sheets specification, claims, and abstract, declaration signed 2001 Nov. 8, 10 sheets informal drawing, small entity declaration, information disclosure statement, list of prior art cited by applicant (form PTO-1449), and check nr. 1135 for \$370.00.

CHARLAND 181

BIAO NI PINGPING LI 807 WESTWOOD DR #S. 324 Hill Trail ST. LOUIS, MO 63105-2740 Ballwin, MO 63011		1135
PAY TO THE ORDER OF <u>Commissioner for Patents</u> \$ <u>370.00</u>		
<u>Nov. 8, 2001</u> 4-98/810 (0)		
<u>Three Hundred Seventy and <u>00</u>/<u>00</u> DOLLARS</u>		
<b>SOUTHWEST BANK</b> ST. LOUIS, MISSOURI 63110		
FOR <u>100810009801 100 983 14 1195</u>		



## In the United States Patent and Trademark Office

Mailed 2001 Nov 8

Box Patent Application

Assistant Commissioner for Patents  
Washington, District of Columbia 20231

Sir:

Please file the following enclosed patent application papers:

Applicant #1, Name: Biao Ni

Applicant #2, Name: \_\_\_\_\_

Title: "System and Method to Retain Customers Using Rebate in Combination With Investment Instruments to Serve Customers' Long Term Financial Needs"

- Specification, Claims, and Abstract: Nr. of Sheets 22
- Declaration: Date Signed: Nov. 8, 2001
- Drawing(s): Nr. of Sheets Enc.: Formal: 10 Informal: \_\_\_\_\_
- Small Entity Declaration of Inventor(s)  SED of Non-Inventor / Assignee / Licensee
- Assignment enclosed with cover sheet and recordal fee; please record and return.
- Check for \$ 370.00 for:
- \$ 370.00 for filing fee (not more than three independent claims and twenty total claims are presented).
- \$ \_\_\_\_\_ additional if Assignment is enclosed for recordal.
- Information Disclosure Statement, Form PTO-1449, and listed references.
- Disclosure Document Program reference letter.
- Pursuant to 35 U.S.C. §119(e)(i), applicant(s) claim priority of Provisional Patent Application Ser. Nr. 60/251,109, filed 2000, December 4th.
- Return Receipt Postcard Addressed to Applicant #1.
- Request Under MPEP § 707.07(j): The undersigned, a pro se applicant, respectfully requests that if the Examiner finds patentable subject matter disclosed in this application, but feels that Applicant's present claims are not entirely suitable, the Examiner draft one or more allowable claims for applicant.

Very respectfully,

  
\_\_\_\_\_  
Applicant #1 Signature324 Hill Trail Drive  
Address (Send Correspondence Here)Ballwin, MO 63011\_\_\_\_\_  
Applicant #2 SignatureAddress  
\_\_\_\_\_

Express Mail Label #



; Date of Deposit 2001 Nov 8

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In the United States Patent and Trademark Office

Mailed 2001 Nov. 8

Box Patent Application

Assistant Commissioner for Patents

Washington, District of Columbia 20231

Fee Transmittal

First-Named Applicant Biao Ni

Title of Invention: System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs

Total Payment Enclosed (From Calculation Below): \$ 370.00  Check  Money Order

Sir:

Enclosed is the following small entity filing fee for the above patent application:

Fee Code	Fee Description	Fee (\$)
214	Provisional Pat. Appn. Filing Fee	<u>370.00</u>
201	Basic Utility Appn. Filing Fee	
206	Basic Design Appn. Filing Fee	
	Subtotal (1)	<u>370.00</u>
203	Total Claims: <u>18</u> - 20 = _____ ; X _____ (fee for each claim over 20) = _____	
202	Tot. Indep. Claims <u>2</u> - 3 = _____ ; X _____ (fee for each indep. claim over 3) = _____	
	Subtotal (2)	<u>0.00</u>
Total Payment Enclosed [Sum of Subtotals (1) and (2)]		<u>370.00</u>

Very respectfully,

  
Signature of First-Named Applicant

Biao Ni  
Print Name of First-Named Applicant

Address 324 Hill Trail Drive

Ballwin, Mo 63011



## Declaration for Utility or Design Patent Application

As a below-named inventor, I hereby declare that my residence, post office address, and citizenship are as stated below next to my name and that I believe that I am the original, first, and sole inventor [if only one name is listed below] or an original, first, and joint inventor [if plural names are listed below] of the subject matter which is claimed and for which a patent is sought on the invention, the specification of which is attached hereto and which has the following title:

System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs

I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to in the oath or declaration. I acknowledge a duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, Section 1001, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Please send correspondence and make telephone calls to the First Inventor below.

Signature: Sole/First Inventor: 

Print Name: Biao Ni Date: Nov. 8, 2001

Legal Residence: \* Ballwin, MO Citizen of: USA

Post Office Address: 324 Hill Trail Drive, Ballwin, MO 63011

Telephone: 636-391-8924

Signature: Joint/Second Inventor: \_\_\_\_\_

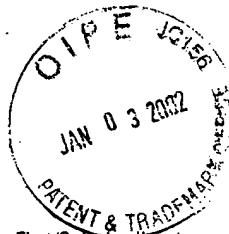
Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

Legal Residence: \* \_\_\_\_\_ Citizen of: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

\* City and state, county and state or city, state and country, if foreign.



## In the United States Patent and Trademark Office

First/Sole Applicant:

Bicc N:

Joint/Second Applicant:

Title: System and Method to Retain Customers Using Rebate in Combination With Investment Instruments to Serve Customers' Long Term Financial Needs

## Small Entity Declaration—Independent Inventor(s)

As a below-named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under Section 41(a) and (b) of Title 35 United States Code, to the Patent and Trademark Office with regard to my above-identified invention described in the specification filed herewith. I have not assigned, granted, conveyed, or licensed—and am under no obligation under any contract or law to assign, grant, convey, or license—any rights in the invention to either (a) any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or (b) any concern which would not qualify as either (i) a small business concern under 37 CFR 1.9(d) or (ii) a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization to which I have assigned, granted, conveyed, or licensed—or am under an obligation under contract or law to assign, grant, convey, or license—any rights in the invention is listed below:

There is no such person, concern, or organization.

Any applicable person, concern, or organization is listed below:

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I acknowledge a duty to file, in the above application for patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Signature of Sole/First Inventor

Print Name of Sole/First Inventor

Nov. 8, 2001

Date of Signature

Signature of Joint/Second Inventor

Print Name of Joint/Second Inventor

Date of Signature

\*Note: A separate Small Entity Statement is required from any listed entity.

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In the United States Patent and Trademark Office

Serial Number: 60/251,109 (PPA)

Appn. Filed: \_\_\_\_\_

Applicant(s): Biao Ni

Appn. Title: "System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs"  
Examiner/GAU: \_\_\_\_\_

Mailed: Nov. 8, 2001

At: Maryland Heights, MO

Information Disclosure Statement

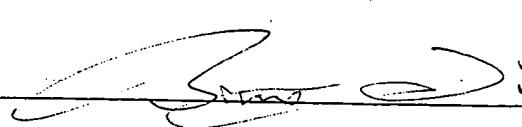
Assistant Commissioner for Patents

Washington, District of Columbia 20231

Sir:

Attached is a completed Form PTO-1449 and copies of the pertinent parts of the references cited thereon. Following are comments on any non-English-language references pursuant to Rule 98:

Very respectfully,

Applicant(s): 

Enc.: PTO-1449 & References

c/o: Biao Ni, Applicant Pro Se  
3211 Hill Trail Drive  
Ballwin, MO 63011  
Telephone: 636-391-8924

Certificate of Mailing

I certify that this correspondence will be deposited with the United States Postal Service as first class mail with proper postage affixed in an envelope addressed to: "Assistant Commissioner for Patents, Washington, DC 20231" on the date below.

Date: 2001, Nov. 8

Sheet 1 of 1

FORM PTO-1449 (Substitute)

## LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

ATTY. DOCKET NO.

SERIAL NO.

60/251,109 (PPA)

APPLICANT

Biao Ni

FILING DATE

GROUP

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AA	6070153	2000	Simpson	705	36	
AB	6009415	1999	Shurling, et al.	705	35	
AC	5991736	1999	Ferguson, et al.	705	14	
AD	5970480	1999	Kalina	705	37	
AE	5970469	1999	Scroggie, et al.	705	14	
AF	5787404	1998	Fernandez-Holmann	705	35	
AG	5745706	1998	Wolfberg, et al.	705	35	
AH	5689100	1997	Carrithers, et al.	235	380	
AI	5466919	1995	Hovakimian	705	17	
AJ	5056019	1991	Schultz, et al.	705	14	
AK	4750119	1988	Cohen, et al.	705	14	

## FOREIGN PATENT DOCUMENTS

AL						
AM						
AN						
AO						
AP						

## OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	The Wall Street Journal Article, "How to Keep Buying and Still Save for College". July 12, 2000, p. B1					
AS	The Wall Street Journal Article, "What's Next? Getting Patents For Cold Calls?" Nov. 12, 1998, p. C1					
AT						

EXAMINER

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.





UNITED STATES  
POSTAL SERVICE



Date: 11/21/2001

BIAO NI  
324 HILL TRL  
BALLWIN, MO 63011-2645



Dear BIAO NI:

In response to your request dated 11/21/2001, we regret to inform you that we were unable to locate any delivery information in our records regarding your item number ET854087863US.

If you require additional assistance, please take this receipt to your local Post Office or postal representative.

Sincerely,

United States Postal Service

Dm's

PATRICK R. DONAHOE  
CHIEF OPERATING OFFICER  
AND EXECUTIVE VICE PRESIDENT

JAN 03 2002

U.S. POSTAL SERVICE  
TRADEMARK SERVICE

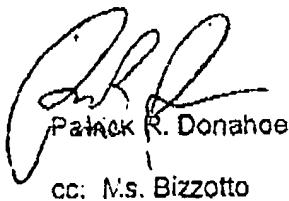
November 16, 2001

VICE PRESIDENTS, AREA OPERATIONS  
MANAGER, CAPITAL METRO OPERATIONS

SUBJECT: Temporary Suspension of Express Mail Service to  
Washington, D.C. ZIP Codes 202 through 205

Due to current operating conditions and government security measures, Express Mail products destined for federal government agencies in Washington, D.C. (ZIP Codes 202 through 205), are experiencing significant delays. Therefore, effective immediately Express Mail service to Washington, D.C., ZIP Codes 202 through 205 is temporarily suspended. The sales of this service is to be discontinued at all retail locations, including Contract Postal Units (CPUs). Customers should be advised either to use First-Class Mail for mail destined for these ZIP Codes or wait to send items until this temporary suspension is lifted.

Business customers will be advised of this suspension through the Business Service Network. You will be advised when this suspension is lifted. If you have questions or need additional information, please contact Henry Pankey at (202) 268-5394.



Patrick R. Donahoe  
cc: Ms. Bizzotto